



## ROBERT M. JANES

**Robert M. Janes**, B.B.A., M.P.A., J.D., author and editor of [Fighting the Foreclosure Machine](#) (FTFM) and more recently [ShellGame-MERS: Contrived Confusion](#), was a certified public accountant before commencing his practice of law over 20 years ago. As an attorney he represented individuals and businesses in state and federal courts, including debtor

representation in complex creditor vs. debtor cases. Bob now offers his knowledge in print and online for homeowners facing foreclosure due to a sick economy that is not of their making.



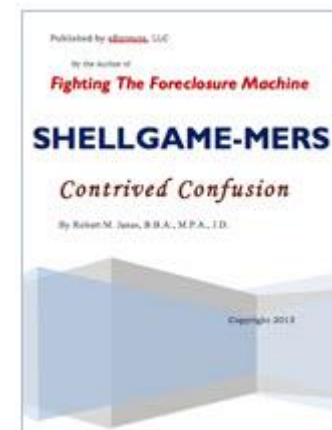
[Fighting the Foreclosure Machine](#) is directed to the substantive matters that can let you, as a borrower threatened with foreclosure, better understand your options and improve your likelihood of success should you elect to fight back. Missed mortgage payments don't necessarily mean that you're mortgage loan is in default or that your opponent has the right to take your money or home. [Fighting the Foreclosure Machine](#) explains in plain language how borrower protections based upon principles of fairness are embedded in the laws of every state. It can help you decide if a foreclosure lawsuit is to

your advantage and also be a valuable legal resource should you decide to fight back. Learn how to use your legal weapons to protect your rights, your credit and your home.

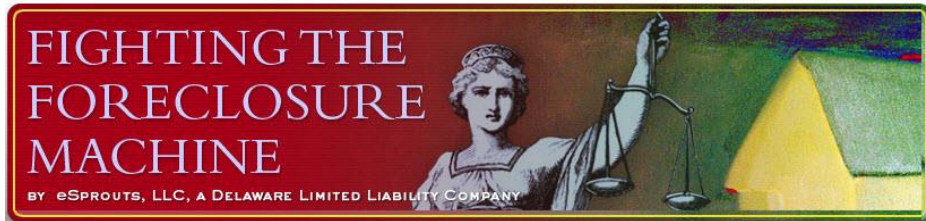
[ShellGame-MERS: Contrived Confusion](#) deals with Mortgage Electronic Registration Systems, Inc. ("MERS"). It's a big problem for the foreclosure machine. The MERS problem is your opportunity. Learn why this is so and how to use the presence of MERS to your advantage.

### What you will find in this paper:

- Relevant history of "MERS"
- What MERS is and is not.
- How it has been misrepresented to courts.
- How to introduce your judge to the real MERS.
- Why **ShellGame-MERS** is the better name for it.
- Why the mere presence of **ShellGame-MERS** in the mortgage is a serious barrier to foreclosure.
- Examples of how to draft complaints and answers in cases involving MERS.



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- Examples of discovery requests when MERS is involved. Methodology for challenging and discrediting claimed foreclosure rights premised on anything done in the name of MERS.